

# INSURANCE REVELATIONS RESULT IN MANY REFORMS IN THE COMMERCIAL WORLD

**Though No Remedial Legislation Should Follow, the Public Has Obtained a Knowledge of Modern "High Finance" Which Cannot Fail to Have Far-Reaching Effect—People Learn Their Money Has Been Used to Debauch Legislatures, to Control Politics and Build Up Private Fortunes.**

## ALREADY MANY OF EVILS ARE ELIMINATED BY COMPANIES.

**REPUBLIC SPECIAL.** New York, Dec. 31.—Sixteen weeks of solving the Mutual Life Insurance Investigation Committee has given to the public a knowledge of affairs of this country's greatest financial institutions which could have been obtained in any other way. The results of the committee's work already have been far-reaching. Should no remedial legislation result from the results of the investigation, the reforms which have been put into effect because of the disclosures on the witness stand will be continued by every power.

Some idea of the tremendous amount of labor which has devolved upon the committee and its course may be gained from the statement that the testimony was taken in 1,000 depositions, and the platters notes filled 12,000 typewritten pages, comprising more than two million words. When all this testimony is put in printed form, the members of the State Legislature will fill ten volumes, each about two inches thick.

**IMMENSE FORTUNES MADE.** Since the first public session of the committee on September 5, witnesses of high social standing, men of wealth and influence, tell what they knew about the methods which enabled not only the companies to roll up enormous fortunes, but how prominent officers of the same used their immense fortunes through the diversion of funds, which, according to the theory of mutual insurance, belong to the policyholders.

Testimony of the presidents of several of the largest companies has shown that enormous amounts of sums, including salaries of agents, were paid to favored agents, have been indulged in. Policies containing ambiguous phrasings intended to mislead or confuse the public, were used, it was shown to have been issued, and it was also acknowledged by witnesses that premiums were much higher than is necessary to cover the losses.

Mr. Hughes' questions have brought out the fact that cases have been forged and real estate values have been increased or lowered, but the purpose of the various companies.

**REBATING COMMON.** The practice of rebating, not alone among agents of solicitors, but among the higher officials of the companies, has been exposed, and directors, in their writing to the investigating committee, has been fully established.

Further than this the investigation has not gone, but it is believed that many more cases will be brought to light before the end of the year.

The complaint of the electrical force was that they had to work overtime frequently, being kept at their desks until 9 p.m., and that since the new management had been put in, they have been allowed while formerly in "the good old times" they received both their supper and 10 extra per cent for their extra work.

The electric force from 8 a.m. to 4 p.m. with time out for luncheon, but recently they have been detained as late as 9 o'clock, and the new management has said that we have been compelled, with its considerable addition to their salaries, but with no pay attached to the extra hours, the force has rebelled.

The demand made was not so sharply that it is doubtful whether the force will make further reference to the subject when they come back to work Tuesday after the New Year's holiday.

## PAYS LAST 50 CENTS FOR DEATH CHAMBER

**Man Supposed to Be F. X. Toster Found Dead in Arlington Hotel—Took Morphine and Acid.**

A man supposed to be F. X. Toster, about 40 years old, committed suicide by taking morphine and carbolic acid at the Arlington Hotel, Seventh and Morgan streets, some time between 8 o'clock Saturday night and 2 o'clock yesterday afternoon.

From the condition of the rooms and the body, it was determined that he had taken his own life.

The man, according to the story told by Mr. Mendosa, the proprietor, went to the hotel at 8 o'clock Saturday night and wrote his name on the register under F. X. Toster. He paid his last 50 cents for a room and left no orders as to what time he would be allowed to leave.

The taster was walking through the hall and noticed the key on the outside of the door. He found the bolt on the inside was loose enough so he could not get in. Thinking something must be wrong, he called the proprietor and the taster closed over the transom and found the dead man.

The body was swelled where the carbolic acid had burned him, but the pillow was unburned. Policeman Warren Fox of the Fourth Police Department took the body to the morgue and had the autopsy findings of the man over to the coroner.

The dead man was a comparatively new sort, dark complexioned and brown hair, but had a very good physique. On a piece of muslin, sewed on the lining of the hat, was the word Helen, and in the pocket book there was a letter from Captain Luke Brashears, telling Toster and saying the latter wanted to go to Memphis.

Two letters were found addressed to Miss Manning, personal. The dead man weighed about 160 pounds and had dark hair. He died in his bed.

The letter was addressed to Captain Luke Brashears, son of Captain Luther Brashears, who now resides at Maplewood. His son is a pilot and has been flying for the last few months. The letter was from the same place as the one the deceased had sent to the coroner.

Cinders in her eyes fatal.

**Blinded Woman Walks in Front of Car and Is Killed.**

**REPUBLIC SPECIAL.** New York, Dec. 31.—Staggering across

Malaria???

Generally That is Not the Trouble.

Persons with a propensity to malaria should beware of coffee, which has a tendency to heat up the liver with it.

A lady writes from Denver that she suffered from severe fits of fever and fever which at last she learned were mainly produced by the coffee she drank.

She was also greatly afflicted with headache and indigestion, which she largely due to the coffee I drank. Six months ago I quit my coffee and began to take tea, and the fits of fever and the grueling result that my headaches have disappeared, my digestion has been restored and I have had but a recurrence of fits and never again.

My doctor has told me that it was Puston that brought me the coffee for I have used no medicine while this improved and been going on, it was really relief from consumption of the fever caused by coffee.

"My daughter has been as great a coffee drinker as I, and the results of coffee with tea were equally good, and when I last saw her she had lost weight and was thin.

She is also greatly afflicted with headache and indigestion, which she largely due to the coffee I drank. Six months ago I quit my coffee and began to take tea, and the fits of fever and the grueling result that my headaches have disappeared, my digestion has been restored and I have had but a recurrence of fits and never again.

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There's a reason. Read the large book "How to Get Well," in packages.

## AGREES TO TURN UP STOLEN DIAMONDS

**Prentice Tiller, Who Has Record in St. Louis, Promises to Clear Up \$35,000 Robbery in New York.**

### REPUBLIC SPECIAL.

New York, Dec. 31.—Information has been given to the police recently indicating that a mystery which has surrounded a theft of \$35,000 in Tiffany's famous cutting department of Tiffany's tea chest seven months will soon be cleared up and that part of the gems at least will be recovered.

It was learned to-night that Prentice Tiller, known throughout the United States as one of the most cunning criminals in the past twenty years, and who is now in prison in New York, agreed to disclose to Pinkerton detectives the hiding place of the jewels obtained in the Tiffany robbery.

The police who have been baffled by the detectives in this city as to the committee in the old Tiffany building in Union square, May 16, 1897. Three large stones had been taken from the safe in the store room which surrounded the safes on the sixth floor of the building. It was supposed that the thief had been here the day before, when all the safes were open, and next morning it was discovered that the three were missing. On May 16 the thief was reported to police headquarters.

At the family dinner in his residence last night three generations of the Herold family were present, including Mr. and Mrs. Herold, their seven children and five grandchildren.

Of their children, all but one are married. Theodore, the eldest, a resident of the Consumers' Brewery. Robert, the second oldest, is the manager of the same brewing company.

Robert's third son is the manager of the Oriental Hotel in Dallas, Tex., and came with his family to be present on the occasion. The fourth son, Oscar, who accompanied his parents, was born in Evansville, Ind., and came with his family for the celebration of his father's birthday. The two married daughters are Carlene, wife of Mr. LaFer A. Ainsworth of St. Louis, Miss Oiga, the youngest daughter, is unmarried.

**WENT TO HEDDLETON.** Tiller has a record in almost every State in the Union. He came into this country in 1886, was a member of the Pacific Express Company in St. Louis. He served in Jefferson City, Mo., for this crime, and was in prison for 18 months. He was released and went to Milwaukee, Chicago, St. Louis and this city. He has frequently emerged from prison and got out of the old Tomb of the Unknown Soldier in the U.S. Capitol when he was taken through the Union Station in Chicago, in April, 1901, to Joint St. Tiller beat down his guards and ran for several days, but was recaptured. Two other prisoners got away.

**STRIKE OF THE EQUITABLE'S CLERKS NIPPED IN BUD.** St. Louis, Dec. 31.—Efforts to organize the clerks of the Equitable Life Assurance Society were nipped in the bud by the summary discharge of three of the clerks.

The complaint of the clerks force was that they had to work overtime frequently, being kept at their desks until 9 p.m., and that since the new management had been put in, they have been allowed while formerly in "the good old times" they received both their supper and 10 extra per cent for their extra work.

The electric force from 8 a.m. to 4 p.m. with time out for luncheon, but recently they have been detained as late as 9 o'clock, and the new management has said that we have been compelled, with its considerable addition to their salaries, but with no pay attached to the extra hours, the force has rebelled.

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**WILL BE EXAMINED FOR A SERGEANCY.** St. Louis, Dec. 31.—Albert Helmholz, who became Detective's Post, receives another offer of promotion.

**PATROLMAN ALBERT HELMHOLTZ** Of the Central District, who has been notified to take an examination for the sergeantcy.

**PATROLMAN ALBERT HELMHOLTZ** Of the Central District, who has been notified to appear before the Board of Police Commissioners for promotion to sergeantcy to be examined.

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**ATTACK OF COUGHING CAUSES MAN'S DEATH.** St. Louis, Dec. 31.—A man who was coughing severely died yesterday morning at the home of Charles W. H. Brown, prominent architectural draftsman, 1025 Vernon avenue, funeral being to

Wednesday afternoon.

**DESIGNER OF HIGH SCHOOL SUCCUMBS.** St. Louis, Dec. 31.—Charles W. H. Brown, prominent architectural draftsman, will take place Wednesday afternoon.

**FUNERAL OF CHARLES W. H. BROWN.** Funeral of Charles W. H. Brown, prominent architectural draftsman, will take place Wednesday afternoon.

**ATTACK OF COUGHING CAUSES MAN'S DEATH.** St. Louis, Dec. 31.—Henry Rutherford, 28 years old, a widower residing at No. 225 Grayson street, who is engaged in the leather business, died yesterday morning at his home, 1025 Vernon avenue, at 2:30 o'clock.

He was attacked by Mr. Knutson, who was taking care of his wife, a daughter of Mr. and Mrs. Campbell-Bannerman, who recently moved to St. Louis.

Mr. Rutherford was a prominent man in the community, having been a member of the Mount Olive Methodist church, and was well known in the business world.

He was a member of the Knights of Columbus, and was a member of the Knights of Pythias.

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